

Certificate Number: 03088-MIW-CC-037008211



03088-MIW-CC-037008211

CERTIFICATE OF COUNSELING

I CERTIFY that on November 29, 2022, at 7:45 o'clock PM CST, Roy A Merrill received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 29, 2022 By: /s/Lorenza Rodriguez

Name: Lorenza Rodriguez

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).